Page 1 of 4%

Order Filed on November 29, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

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Attorneys for Movant

Nationstar Mortgage LLC

In Re:

Hoggarth Stephen,

Debtor.

Case No.: 19-15291 MBK

Hearing Date:11/22/2023 @10:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: November 29, 2023

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Hoggarth Stephen Case No.: 19-15291 MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC, holder of a mortgage on real property located at 2172 Princeton Pike, Lawrenceville NJ 08648, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Ilene Smith-Sklar, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Automatic stay is vacated as of January 15, 2024; and

It is **further ORDERED** that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property; and

It is **further ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and

It is **further ORDERED** that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law; and

It is **further ORDERED** that the Trustee is directed to cease making any further distributions to the Creditor; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Case 19-15291-MBK Doc 167 Filed 12/01/23 Entered 12/02/23 00:16:50 Description Description

United States Bankruptcy Court District of New Jersey

In re: Case No. 19-15291-MBK

Hoggarth Stephen Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Nov 29, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recipi ID Recipient Name and Address

db + Hoggarth Stephen, 2172 Princeton Pike, Lawrence Township, NJ 08648-4333

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Loss Mitigation NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER ajennings@raslg.com

Aleisha Candace Jennings

on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com

Candyce Ilene Smith-Sklar

on behalf of Debtor Hoggarth Stephen njpalaw@gmail.com r56958@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Case 19-15291-MBK Doc 167 Filed 12/01/23 Entered 12/02/23 00:16:50 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0312-3 User: admin Page 2 of 2
Date Rcvd: Nov 29, 2023 Form ID: pdf903 Total Noticed: 1

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15